

## INSURANCE COMPOSITE

The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.

TYPE OF COVERAGE	COMPANY AGENT	COVERAGE LIMITS	DEDUCTIBLE	COVERAGE DATES	FY 2007-2008 ACTUAL	FY 2008-2009 PROJECTED	FY 2009-2010 PROJ. COST
<b>Section II - General Liability</b>		Limits of <b>Liability</b>					
State Tort Claims Act Limits:		400,000	Bodily Injury Per Person	Nil			
		100,000	Property Damage				
		750,000	Per Occurrence				
		300,000	Medical Expenses				
		1,050,000	Combined Limit				
Foreign Jurisdiction Coverage		1 million above the State Tort Claims Act Limits					
Public Officials Errors and Omissions Liability		3,000,000	Annual Aggregate				
Civil Rights				6,000			
The Pool will pay for civil rights liability losses between the individual County's deductible and the Pool's (SIR) of \$250,000.							
Employee Benefits							
State Tort Claims Act Limits (See Above)							
Premises Medical		10,000	Per Person				
		150,000	Per Loss				
The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.							
<b>Section III - Automobile Liability</b>		Coverage <b>Limits</b>					
State Tort Claims Act Limits:		400,000	Bodily Injury Per Person	1000			
		100,000	Property Damage				
		750,000	Per Occurrence				
		300,000	Medical Expenses				
		1,050,000	Combined Limit				
Auto Medical Payments		10,000	Per Person				
		150,000	Per Loss				
Uninsured Motorist Coverage		In accordance with the applicable limits of liability required by state law.					
The Pool will pay losses up to \$250,000. Excess insurance or reinsurance pays above the \$250,000 Self-Insured Retention (SIR) to the limits shown.							
<b>Note: Uninsured motorist coverage is not provided for by this Coverage Agreement unless otherwise endorsed.</b>							

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TYPE OF COVERAGE	COMPANY / AGENT	COVERAGE LIMITS	DEDUCTIBLE	COVERAGE DATES	FY 2007-2008 ACTUAL	FY 2008-2009 PROJECTED	FY 2009-2010 PROJ. COST
<b>Law Enforcement Liability</b>	NMCIA	1,050,000	10,000	01-01-07 - 12-31-07	1,512,780		
<b>Jail Liability</b>				01-01-08 - 12-31-08	(County - 605,112) (MDC - 907,668)	1,588,419 (County - 635,368) (MDC - 953,051)	1,667,839 (County - 667,136) (MDC - 1,000,703)
				01-01-09 - 12-31-09			
<b>Boiler &amp; Machinery</b>	NMCIA	30,000,000	1,000	01-01-07 - 12-31-07	17,073		
				01-01-08 - 12-31-08		17,926	
				01-01-09 - 12-31-09			18,822
<b>Land Use Coverage</b>	NMCIA			01-01-07 - 12-31-07	12,500		
Per Occurrence		40,000		01-01-08 - 12-31-08		12,500	
Annual		100,000		01-01-09 - 12-31-09			12,500
<b>Surety Bond Coverage - Elected Officials</b>				01-01-07 - 12-31-07	579.65		
				01-01-08 - 12-31-08		579.65	
				01-01-09 - 12-31-09			579.65
<b>Medical (Sheriff Reserve)</b>	NMCIA			01-01-07 - 01-01-08	15,845		
Accidental Death		100,000		01-01-08 - 01-01-09		15,845	
Accidental Medical Expense-Primary Per Life Maximum		100,000		01-01-09 - 01-01-10			15,845
<b>Medical (Volunteer Firemen)</b>	NMCIA		Nil	12-31-07 - 12-31-08	29,079		
Accidental Death/Dismemberment		250,000		12-31-08 - 12-31-09		29,079	
Additional Seat Belt		25,000		12-31-09 - 12-31-10			29,079
Permanent Physical Impairment		250,000					
Cosmetic Disfigurement From Burns		250,000					
Blanket Medical Expense		110,000					
HIV Positive Benefit		250,000					
Illness/Loss of Life		250,000					
<b>Aviation (Helicopter)</b>							
Liability		5,000,000		07-01-07 - 07-01-08	120,479		
Hull		3,125,000		07-01-08 - 07-01-09		120,479	
				07-01-09 - 07-01-10			126,503
<b>TOTAL</b>					<b>3,358,949</b>	<b>3,517,971</b>	<b>3,690,968</b>
<b>Workers' Compensation</b>	NMCIA		Nil	07-01-07 - 06-30-08	1,915,153		
Workers' Compensation		Statutory		07-01-08 - 06-30-09	(County - 862,150) (MDC - 1,053,003)	2,010,910 (County - 905,257) (MDC - 1,105,653)	
<b>Employers' Liability</b>							
Each Accident		2,000,000					
Each Employee For Occupational Disease		2,000,000		07-01-09 - 06-30-10			2,111,456 (County - 950,520) (MDC - 1,160,936)